

Denver Area (NC 73 & HWY16)
 7110 NC 73, Denver, North Carolina, 28037
 Ring: 3 mile radius

Lincoln Economic Development Association
 Latitude: 35.45085
 Longitude: -81.00764

Demographic Summary		2016	2021	
Population		11,304	12,001	
Population 18+		8,796	9,360	
Households		4,339	4,579	
Median Household Income		\$72,220	\$82,854	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		5,498	62.5%	115
Bank/financial institution used: Bank of America		1,139	12.9%	91
Bank/financial institution used: Capital One/ING Direct		387	4.4%	99
Bank/financial institution used: Chase		970	11.0%	92
Bank/financial institution used: Citibank		247	2.8%	82
Bank/financial institution used: PNC		251	2.9%	93
Bank/financial institution used: U.S. Bank		311	3.5%	123
Bank/financial institution used: Wells Fargo		1,106	12.6%	108
Bank/financial institution used: credit union		1,913	21.7%	123
Did banking by mail in last 12 months		298	3.4%	101
Did banking by phone in last 12 months		815	9.3%	104
Did banking online in last 12 months		3,870	44.0%	123
Did banking on mobile device in last 12 months		1,471	16.7%	119
Used ATM/cash machine in last 12 months		4,788	54.4%	111
Used direct deposit of paycheck in last 12 months		4,240	48.2%	120
Did banking w/paperless statements in last 12 mo		1,995	22.7%	120
Have interest checking account		2,948	33.5%	119
Have non-interest checking account		2,990	34.0%	120
Have savings account		5,405	61.4%	114
Have overdraft protection		3,004	34.2%	128
Have auto loan		2,078	23.6%	134
Have personal loan for education (student loan)		698	7.9%	116
Have personal loan - not for education		316	3.6%	134
Have home mortgage (1st)		3,462	39.4%	127
Have 2nd mortgage (home equity loan)		644	7.3%	121
Have home equity line of credit		449	5.1%	134
Have personal line of credit		419	4.8%	151
Have 401(k) retirement savings plan		1,627	18.5%	127
Have 403(b) retirement savings plan		285	3.2%	120
Have IRA retirement savings plan		1,331	15.1%	122
Own any securities investment		3,201	36.4%	122
Own any annuity		250	2.8%	112
Own certificate of deposit (more than 6 months)		351	4.0%	121
Own shares in money market fund		493	5.6%	117
Own shares in mutual fund (bonds)		549	6.2%	128
Own shares in mutual fund (stock)		819	9.3%	128
Own any stock		814	9.3%	121
Own common/preferred stock in company you work for		259	2.9%	126
Own common stock in company you don` t work for		539	6.1%	115
Own U.S. savings bond		460	5.2%	99
Own investment real estate		492	5.6%	142
Own vacation/weekend home		417	4.7%	133
Used a real estate agent in last 12 months		658	7.5%	124
Used financial planner in last 12 months		751	8.5%	139
Own 1 credit card		1,499	17.0%	113
Own 2 credit cards		1,371	15.6%	121
Own 3 credit cards		850	9.7%	105
Own 4 credit cards		655	7.4%	121
Own 5 credit cards		356	4.0%	123
Own 6+ credit cards		601	6.8%	123

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	1,255	14.3%	123
Avg monthly credit card expenditures: \$111-\$225	595	6.8%	98
Avg monthly credit card expenditures: \$226-\$450	629	7.2%	113
Avg monthly credit card expenditures: \$451-\$700	546	6.2%	116
Avg monthly credit card expenditures: \$701-\$1000	379	4.3%	100
Avg monthly credit card expenditures: \$1001+	962	10.9%	121
Own 1 debit card	4,389	49.9%	114
Own 2 debit cards	1,025	11.7%	113
Own 3+ debit cards	188	2.1%	96
Avg monthly debit card expenditures: <\$91	335	3.8%	101
Avg monthly debit card expenditures: \$91-\$180	369	4.2%	87
Avg monthly debit card expenditures: \$181-\$225	505	5.7%	114
Avg monthly debit card expenditures: \$226-\$450	830	9.4%	119
Avg monthly debit card expenditures: \$451-\$700	785	8.9%	106
Avg monthly debit card expenditures: \$701-\$1000	760	8.6%	122
Avg monthly debit card expenditures: \$1001+	751	8.5%	121
Own/used last 12 months: any credit/debit card	7,189	81.7%	110
Own/used last 12 months: any major credit/debit card	6,580	74.8%	112
Own/used last 12 months: any store credit card	2,774	31.5%	117
Credit/debit card rewards: airline miles	860	9.8%	112
Credit/debit card rewards: cash back	1,983	22.5%	110
Credit/debit card rewards: gasoline discounts	361	4.1%	121
Credit/debit card rewards: gifts	503	5.7%	125
Credit/debit card rewards: hotel/car rental awards	251	2.9%	95
Have American Express Green card in own name	236	2.7%	89
Have American Express Gold card in own name	304	3.5%	116
Have American Express Platinum card in own name	247	2.8%	117
Have American Express Blue card in own name	323	3.7%	109
Have Discover card in own name	1,071	12.2%	119
Have MasterCard Standard card in own name	1,239	14.1%	103
Have MasterCard Gold card in own name	383	4.4%	112
Have MasterCard Platinum card in own name	628	7.1%	116
Have MasterCard debit card in own name	714	8.1%	109
Have Visa Regular/Classic card in own name	2,068	23.5%	111
Have Visa Gold card in own name	298	3.4%	99
Have Visa Platinum card in own name	1,002	11.4%	116
Have Visa Signature card in own name	485	5.5%	131
Have Visa debit card in own name	2,206	25.1%	117
Paid bills last 12 months: by mail	4,436	50.4%	113
Paid bills last 12 months: online	4,326	49.2%	114
Paid bills last 12 months: in person	2,511	28.5%	96
Paid bills last 12 months: by phone using credit card	1,701	19.3%	106
Paid bills last 12 months: by mobile phone	1,037	11.8%	108
Paid bills last 12 months: charged to credit card	1,214	13.8%	118
Paid bills last 12 months: deducted from bank account	2,591	29.5%	123
Wired/sent money in last 6 months	1,842	20.9%	100
Wired/sent money in last 6 months: using MoneyGram	201	2.3%	81
Wired/sent money in last 6 months: using PayPal	1,017	11.6%	105
Wired/sent money in last 6 months: using Western Union	290	3.3%	79

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	219	2.5%	96
Tax preparation: did manually	1,088	12.4%	107
Tax preparation: used software (TurboTax)	991	11.3%	118
Tax preparation: used online tax srv (TurboTax)	473	5.4%	99
Tax preparation: used H&R Block on-site	520	5.9%	114
Tax preparation: used CPA/other tax professional	2,139	24.3%	123

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Denver Area (NC 73 & HWY16)
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Demographic Summary		2016	2021	
Population		34,552	36,957	
Population 18+		26,650	28,815	
Households		12,971	13,794	
Median Household Income		\$78,703	\$89,433	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		16,569	62.2%	115
Bank/financial institution used: Bank of America		3,886	14.6%	103
Bank/financial institution used: Capital One/ING Direct		1,285	4.8%	108
Bank/financial institution used: Chase		3,157	11.8%	99
Bank/financial institution used: Citibank		894	3.4%	98
Bank/financial institution used: PNC		880	3.3%	108
Bank/financial institution used: U.S. Bank		875	3.3%	114
Bank/financial institution used: Wells Fargo		3,285	12.3%	106
Bank/financial institution used: credit union		5,490	20.6%	117
Did banking by mail in last 12 months		980	3.7%	109
Did banking by phone in last 12 months		2,493	9.4%	105
Did banking online in last 12 months		11,408	42.8%	120
Did banking on mobile device in last 12 months		4,063	15.2%	109
Used ATM/cash machine in last 12 months		14,488	54.4%	111
Used direct deposit of paycheck in last 12 months		12,453	46.7%	116
Did banking w/paperless statements in last 12 mo		5,906	22.2%	118
Have interest checking account		9,365	35.1%	125
Have non-interest checking account		8,667	32.5%	115
Have savings account		16,283	61.1%	113
Have overdraft protection		8,841	33.2%	125
Have auto loan		6,040	22.7%	128
Have personal loan for education (student loan)		1,906	7.2%	105
Have personal loan - not for education		859	3.2%	120
Have home mortgage (1st)		10,826	40.6%	131
Have 2nd mortgage (home equity loan)		2,207	8.3%	136
Have home equity line of credit		1,461	5.5%	144
Have personal line of credit		1,025	3.8%	122
Have 401(k) retirement savings plan		4,971	18.7%	128
Have 403(b) retirement savings plan		909	3.4%	126
Have IRA retirement savings plan		4,504	16.9%	136
Own any securities investment		10,218	38.3%	129
Own any annuity		865	3.2%	128
Own certificate of deposit (more than 6 months)		1,140	4.3%	130
Own shares in money market fund		1,794	6.7%	140
Own shares in mutual fund (bonds)		1,855	7.0%	143
Own shares in mutual fund (stock)		2,807	10.5%	145
Own any stock		2,813	10.6%	138
Own common/preferred stock in company you work for		829	3.1%	133
Own common stock in company you don` t work for		1,937	7.3%	137
Own U.S. savings bond		1,610	6.0%	114
Own investment real estate		1,481	5.6%	141
Own vacation/weekend home		1,360	5.1%	143
Used a real estate agent in last 12 months		2,004	7.5%	124
Used financial planner in last 12 months		2,308	8.7%	141
Own 1 credit card		4,282	16.1%	107
Own 2 credit cards		4,211	15.8%	123
Own 3 credit cards		2,905	10.9%	118
Own 4 credit cards		2,046	7.7%	125
Own 5 credit cards		1,113	4.2%	127
Own 6+ credit cards		1,868	7.0%	126

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	3,359	12.6%	109
Avg monthly credit card expenditures: \$111-\$225	1,922	7.2%	105
Avg monthly credit card expenditures: \$226-\$450	1,815	6.8%	108
Avg monthly credit card expenditures: \$451-\$700	1,721	6.5%	121
Avg monthly credit card expenditures: \$701-\$1000	1,351	5.1%	118
Avg monthly credit card expenditures: \$1001+	3,443	12.9%	142
Own 1 debit card	12,907	48.4%	111
Own 2 debit cards	3,088	11.6%	112
Own 3+ debit cards	550	2.1%	93
Avg monthly debit card expenditures: <\$91	1,015	3.8%	101
Avg monthly debit card expenditures: \$91-\$180	1,194	4.5%	93
Avg monthly debit card expenditures: \$181-\$225	1,367	5.1%	102
Avg monthly debit card expenditures: \$226-\$450	2,227	8.4%	105
Avg monthly debit card expenditures: \$451-\$700	2,282	8.6%	102
Avg monthly debit card expenditures: \$701-\$1000	2,234	8.4%	118
Avg monthly debit card expenditures: \$1001+	2,168	8.1%	115
Own/used last 12 months: any credit/debit card	21,931	82.3%	110
Own/used last 12 months: any major credit/debit card	20,109	75.5%	113
Own/used last 12 months: any store credit card	8,673	32.5%	121
Credit/debit card rewards: airline miles	3,125	11.7%	134
Credit/debit card rewards: cash back	6,405	24.0%	117
Credit/debit card rewards: gasoline discounts	1,072	4.0%	119
Credit/debit card rewards: gifts	1,563	5.9%	128
Credit/debit card rewards: hotel/car rental awards	982	3.7%	123
Have American Express Green card in own name	921	3.5%	115
Have American Express Gold card in own name	1,072	4.0%	135
Have American Express Platinum card in own name	818	3.1%	128
Have American Express Blue card in own name	1,130	4.2%	125
Have Discover card in own name	3,308	12.4%	121
Have MasterCard Standard card in own name	4,240	15.9%	117
Have MasterCard Gold card in own name	1,188	4.5%	114
Have MasterCard Platinum card in own name	1,970	7.4%	120
Have MasterCard debit card in own name	2,079	7.8%	104
Have Visa Regular/Classic card in own name	6,267	23.5%	111
Have Visa Gold card in own name	939	3.5%	103
Have Visa Platinum card in own name	3,100	11.6%	118
Have Visa Signature card in own name	1,518	5.7%	135
Have Visa debit card in own name	6,384	24.0%	112
Paid bills last 12 months: by mail	13,596	51.0%	114
Paid bills last 12 months: online	12,855	48.2%	112
Paid bills last 12 months: in person	7,249	27.2%	91
Paid bills last 12 months: by phone using credit card	5,066	19.0%	104
Paid bills last 12 months: by mobile phone	2,832	10.6%	97
Paid bills last 12 months: charged to credit card	3,721	14.0%	119
Paid bills last 12 months: deducted from bank account	7,492	28.1%	117
Wired/sent money in last 6 months	5,736	21.5%	103
Wired/sent money in last 6 months: using MoneyGram	569	2.1%	75
Wired/sent money in last 6 months: using PayPal	3,335	12.5%	114
Wired/sent money in last 6 months: using Western Union	794	3.0%	71

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Wired/sent money in last 6 months: bank wire transfer	748	2.8%	108
Tax preparation: did manually	3,247	12.2%	105
Tax preparation: used software (TurboTax)	3,011	11.3%	119
Tax preparation: used online tax srv (TurboTax)	1,401	5.3%	97
Tax preparation: used H&R Block on-site	1,436	5.4%	104
Tax preparation: used CPA/other tax professional	6,807	25.5%	129

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